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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/131,637 08/10/98 TAMMARO

N FMC-0954-PUS

EXAMINER

WM01/0228

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ART UNIT

PAPER NUMBER

2164

DATE MAILED:

02/28/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

09/131,637

Applicant(s)

TAMMARO, Nancy A.

Examiner

Jim Calve

Group Art Unit

2164



☒ Responsive to communication(s) filed on Jan 29, 2001

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

☒ Claim(s) 1-3, 7-10, and 12 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-3, 7-10, and 12 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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DETAILED ACTION

Claim Rejections - 35 USC § 103

1. Claims 1-3, 7-10, and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over DeFrancesco et al, U.S. patent 5,878,403, in view of either of Bennett et al, U.S. patent 6,092,121, or Anderson et al, U.S. patent 5,774,883, or Mulqueen, John T., *Users Test Real-Time Car Registration* CommunicationsWeek No. 454, p. 15.

DeFrancesco et al disclose an Internet-based method and system for electronic credit/loan applications, as discussed in paragraph 6 of the previous office action (Paper #7), including receiving a completed application that includes licensing information (e.g., vehicle identification number (VIN)) (e.g., column 12, line 24 et seq). DeFrancesco et al do not disclose transmitting licensing information and reformatting application information. Bennett et al disclose an Internet-based method and system for electronic credit/loan applications, including transmitting licensing information to a service provider (e.g., DMV) (e.g., column 5, line 20 et seq) and reformatting information (e.g., for facsimile transmission, for service providers) (e.g., column 5, line 5 et seq; column 5, line 23 et seq). Further, Anderson et al disclose a method and system for electronic credit/loan applications, including receiving a completed application that includes licensing/vehicle information (206, 762) (e.g., Figures 4, 13a; column 5, line 45 et seq; column 16, line 15 et seq), transmitting licensing information to a service provider (e.g., DMV) (e.g., column 15, line 30 et seq) and reformatting application information (e.g., to print out/fit various forms/formats or interface with various finance sources (108) (e.g., column 6, line 35 et seq; column 15, line 37 et seq). Moreover, Mulqueen discloses an Internet method and system for electronic registration/

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licensing of vehicles (e.g., "On-Line Registration System (OLRS)"), including transmitting licensing information (e.g., via OLRS) and reformatting application information (e.g., via General Systems Solutions Inc. Sun Microsystems file server). Transmitting licensing information to a service provider provides an efficient, streamlined means of processing loan applications to improve sales, profits, and customer satisfaction (e.g., Bennett et al, column 5, line 14 et seq; Anderson et al, column 2, line 37 et seq; column 5, line 45 et seq; column 6, line 50 et seq; Mulqueen, p. 15), while reformatting information for processing by designated institutes or providers provides a necessary means for communicating sales data with a plurality of service providers (e.g., finance sources, DMV, credit report sources) (Bennet et al, column 1, line 65 et seq; column 3, line 25 et seq, column 5, line 37 et seq; Anderson et al, column 6, line 35 et seq; column 9, line 5 et seq; column 25, line 5 et seq; Mulqueen, p. 15). It would have been obvious to one of ordinary skill in the art at the time of the invention to transmit reformatted licensing and other information to a service provider, as taught by any of Bennett et al or Anderson et al or Mulqueen, on the method and system of DeFrancesco et al to provide an improved, less costly, efficient means to sell vehicles to customers requiring loans.

DeFrancesco et al also disclose authorization to receive forms, encryption, and insurance information collection, as discussed in paragraph 6 of the previous office action (Paper #7).

Response to Arguments

2. Applicant's arguments filed January 29, 2001, have been fully considered but they are not persuasive.

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DeFrancesco et al are deemed to disclose an Internet-capable method and system for electronic credit/loan application including receiving a completed application that includes “licensing information” (e.g., vehicle identification number (VIN)) (see column 12, line 24 et seq), as recited in claims 1 and 8, and as disclosed in the specification of the present application (e.g., page 6, line 25 et seq; page 8, line 25 et seq). DeFrancesco et al are deemed to inherently disclose receipt of other “licensing information” (e.g., vehicle price, make, model, year, mileage) as that information would be necessary for loan approval (e.g., to properly value a vehicle).

Further, Bennett et al, Anderson et al, and Mulqueen are deemed to disclose reformatted transmission of information, to include licensing information, to appropriate service providers, as recited in claims 1 and 8, and as disclosed in the specification of the present application. Although each reference discusses the receipt of information from a service provider, such as the Department of Motor Vehicles (DMV), each reference expressly or inherently discloses the transmission of such information to a service provider, such as the DMV. Bennet et al disclose that “the exchange server [e.g., 22, 24, 19₁, 19_N] for the particular institution [e.g., DMV at 22] or data base is operable to electronically transfer the data *received* to their connected information systems translated into their natural communications protocol and data format (emphasis added)”. Figure 1; column 5, lines 24-28. Andersen et al disclose “specific internal forms for Department of Motor Vehicle (DMV) documents” and that “[e]ach particular form is saved permanently in the system 100 for any future reference. After the forms have been completed, the deal information is transferred to the lender or loan purchaser 108.” Column 15, lines 32-45. Further, Andersen et al disclose automatic dealer loan calculations that include a

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"LICENSE FEE" (Figure 5; column 17, line 30 et seq). Mulqueen also discloses that "rental and leasing companies are testing a real-time registration system that is expected to reduce costs and improve operation [by] ... using the On-Line Registration System (OLRS) to *register* and verify the registration of new lease and rental cars (emphasis added)". Mulqueen p. 15. Thus, each reference discloses the transmission of licensing information and the advantages attendant thereto.

Moreover, it is noted that claim 1 recites automatic transmission of "collected vehicle licensing information to an appropriate service provider", while claim 8 recites such transmission to "an appropriate licensing agency or service provider". Thus, neither claim 1 nor claim 8 limit or require transmission of "licensing information" to a Department of Motor Vehicles or similar licensing agency.

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim Calve, whose telephone number is (703) 308-1884. The examiner can normally be reached on Tuesday through Friday from 6:45 am to 6:45 pm. If the examiner is unavailable, the examiner's supervisor, Vincent Millin, may be reached at (703) 308-1065. The fax number for this organization is (703) 305-9051/9052. Any inquiry of a general nature should be directed to the receptionist at (703) 305-3900.

JPC
JPC

February 16, 2001


VINCENT MILLIN
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